

**THE FOREIGN SERVICE PENSION SYSTEM (FSPS)  
ANNUITY SUPPLEMENT***(You must sign a copy of this form before you can be paid an annuity supplement under the FSPS)*

1. Name (Last, First, MI.)	2. Date of Birth (mm-dd-yyyy)	3. Social Security Number
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**THE FSPS ANNUITY SUPPLEMENT**

The annuity supplement is a benefit paid until age 62 to certain FSPS employees who retire before age 62 and who are entitled to an immediate annuity. The supplement approximates the value of FSPS service in a Social Security benefit. The general purpose of the supplement is to provide a level of income before age 62 similar to what you will receive at age 62 as part of a Social Security benefit, if eligible for Social Security at that age.

You are immediately eligible for the annuity supplement at time of retirement if you:

1. Have at least one full calendar year of FSPS service;
2. Voluntary or Involuntarily retire with entitlement to an immediate annuity (employees who retire at the Minimum Retirement Age (MRA) with 10 years of service are NOT eligible to receive the supplement).

Employees who retire on disability or on deferred retirement also are NOT eligible to receive the supplement. The annuity supplement is payable from the date of retirement until the month prior to the month in which the annuitant reaches age 62.

The annuity supplement is not increased by cost-of-living adjustments (COLA's).

**IMPORTANT NOTICE ABOUT THE OUTSIDE EARNINGS LIMITATION**

\*\*\*Beginning at the age of 55, the supplement is subject to an earnings test.

This earnings test similar to the one applied to Social Security benefits and uses the same exempt amounts for reduction and termination (this amount varies each year). Income for this purpose includes earnings after your date of retirement derived from employment in the public or private sector (including federal appointments), income from Personal Services Contracts, etc. Income for this purpose does not include salary earned before retirement, annuity benefits, social security or unearned (investment) income. A reduction in, or termination of, the annuity supplement is based on excess earnings in the previous year. For example, if an annuitant has earnings (from wages or self-employment) in calendar year 2003 after retirement, which exceeded \$11,520.00 in 2003, the annuity supplement must be reduced effective December 31, 2003. The reduction in the annuity supplement is \$1 for every \$2 earned over the exempt amount. If the earnings in calendar year 2003 exceeded \$22,000.00, the annuity supplement must be terminated effective December 31, 2003. You are not subject to the earnings test in the year in which you retire.

Human Resources/Retirement will send you an annual questionnaire by the end of January each year to establish continuing eligibility based on earned income. If it is determined that your supplement must be reduced or terminated, any supplement amounts that were paid for the period after December 31st of the previous year must be repaid to the Fund.

The annuity supplement stops altogether at the end of the month prior to your 62nd birthday, whether or not you are entitled to, or apply for, Social Security benefits at that time.

**I hereby certify that I have received a copy of this Notice about eligibility for the FSPS Annuity Supplement and I understand payment of the Annuity Supplement is subject to an Outside Earnings Limitation between the ages of 55-62.**

Signature

Date (mm-dd-yyyy)